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ORAL HISTORY COLLECTION**

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ORAL HISTORY PROJECT**

**INFORMANT: FRANCISCO CARVALHO
CONDUCTED BY: BARBARA FERTIG
DATE: NOVEMBER 18, 1987**

**F = FRANCISCO
B = BARBARA**

LFP BF-A007

[Background noise through entire tape]

B: And you were born?

F: I was born in Belozanti, Brazil.

B: Um, and your family came from Portugal?

F: No, my family came from, also from Brazil?

B: Ah ha!

F: Ah, the connection with the Portuguese really comes from our history. Ah, we were colonized, Brazil was colonized by the Portuguese and they actually ran the country or, or were in charge of the country until, ah, 1822, when, ah, Brazil declared its independence from Portugal. Ah, in 1889, Brazil became a republic and severed all ties with ah, Portugal. At that time it became a Brazilian nation. But we inherited a lot of the Portuguese customs and also the Portuguese language.

B: Ah ha!

F: Which is the language spoken in Brazil.

B: Ah ha, ah, what part of Brazil did you?

F: The city of Belozanti comes, ah, from, comes from an area, ah, in the southeast part of Brazil.

Ah, Brazil is a very vast country, the country is larger in territory than the, ah, continental United States. It is, it first was, ah, the Constitution was molded after the United States Constitution. The country was divided into, um, twenty-two states and two territories. Ah, we were governed, pretty much, by, by governors in each state, senators, federal senators and then you have your representatives.

B: Ah ha!

F: So the country was really molded after the, ah, Constitution of the United States. And you, as a matter of fact, the name of Brazil until 1964, when there was a military coup, was the United States of Brazil. [Laughter] Which a lot of people don't know.

B: No. I didn't. Now, um, when did you come to the United States?

F: I, ah

B: of America? [laughter]

F: I came to America in 1969. October, ah, November 11th 1969. Ah, what prompted our move here in my entire family my mother and brothers and sisters, we all came. We had three brothers here since '66 playing soccer in Boston for the Boston Astros.

B: Ah ha!

F: Ah, during the time that they were here my father, um, passed away. He, he had cancer. And we came from a very wealthy family in Brazil and, ah, because of my father's sickness we, our wealth, ah, was used to try to see if we could, ah, get the best medical, um, attention that we could get for him. And unfortunately it didn't work and, um, after he passed away we had tough decisions to make. Because of the tradition of the family, we felt that, ah, my father's family's power in Brazil did not allow us to, to try to put our lives back together. We got to the point where we would apply for jobs, ah, to see if we could help out the situation at home and we were told by different, ah, family members who were bank directors, who owned industry, that, ah, we were not Corvalno and we had to go to school and come in as a director or some big shot. But they did not realize that we still had to eat on a day to day basis, we still had to clothe ourselves. So after a lot of discussion my mother and the younger kids that were in Brazil, I was 16, 15 years of time, when my father passed away. We decided that we could not continue to live that way. We, it got to the point where we were to go to school I had to wait for brother to come home, give me his shoes so I could go to school.

B: Ugh. Things were real tough.

F: So things were really, ah, a hardship at that point. And in communication with the three brothers that were here playing soccer, they said there was an awful lot of opportunity here. Ah, hey can go to school, they can work and be no family influence on whatever decisions they may be taking. And may be a fresh start that we all need. So upon agreeing on that, we sold all the belongings that we had and, ah, we took residence in Lowell. Ah, the, when we first got here

none of us could speak any English at all. And it is amazing how without speaking, ah, English we able to right away, and I guess it goes back to being kids, ah, into the mainstream. We had a lot of American friends, ah, and we communicate through sign language until we were able to pick up a few words that would allow us to keep a conversation going.

B: You had a lot of American, American friends that you made after you got here or?

F: After we got here

B: Ah ha!

F: Not ah, we, we basically, all we know about the United States was, ah, ah, history that we had learned in school. And, and, and I must say that the schooling in Brazil because of the, ah, of the number of the people of that want to attend in limited space in the schools, they make the curriculum there a little bit, ah, tough to eliminate the ones that don't want to go to school. That is, that's their process of elimination that they use. [laughter] So we, we, we felt, at the time, we said that we had to leave, ah, Brazil. And I'll be honest and say that, um, we had mixed emotions about coming here. Different country having to start everything again. Ah, looking back now it was the best decision ever made.

B: Ah ha. Why did you pick Lowell?

F: Lowell was the home base for the Boston Astros. The owner was a greek fellow who lived in Lowell. And most of the, ah, players, ah had apartments and, and, and, took residence in Lowell. They used to practice in Lowell and go to Boston, ah, to play their games. So it was only logical that, ah, we would come to Lowell also because there was already family members and family ties within the, ah, the community. Ah, and it made the transition somewhat a little bit easier.

B: Ah ha!

F: Um, after we got to the country for several years it was a struggle trying to decide You, you, you become torn between two countries. You, you see what opportunities that are available here, but yet, you always long to go back to the country that, ah, you were born in, where you have all your relationships for the better part of a young life there. Um, and it took me awhile, it took me exactly seven years to to make up my mind.

B: Is this home now?

F: It is home now. It is home. Finally it's home now. [laughter] And I think of Brazil as, I think very nicely about Brazil, because it gave me the, ah, the, the, moral, ah, upbringing. It gave me some values that I can bring with me to enrich the, ah, the life here in United States for other people. I feel very strongly about, um, being community involved because I also think back. I really feel there was something there and I guess Brazil comes to mind whenever I do anything because of the the conservative, ah, approach that At the time, I know things changing and I know things are changing there right now, but at the time Brazilians were very conservative in, in several ways. Ah, in their upbringing, ah, respect your elderly was a number

one rule. Ah, try to, ah, to help others if you can, and I, I think that's where I can ah, contribute to the, ah, to America in a small way, my very small way.

B: Tell me when, when you first moved to Lowell did you settle in the Portuguese community or did you?

F: For the, ah, first nine months, we, we um, settled in the, um, in the outskirts of Lowell. Back almost, ah, it's called the Princeton Village Apartments right on the line with Chelmsford. Ah, oddly enough we were never big star soccer players but there were two, ah, clubs in Lowell that, ah, played soccer. And my third or fourth time out of the house was actually with a Portuguese fellow that had heard that, ah, three Brazilians moved in and they, ah, were looking for soccer players so they, they visit us and they picked us up and brought to the club for visit. Ah, and for several years I played soccer for, for that particular club. So basically two, three months after our arrival we had, I had my first contact with the Portuguese community. And it has been a contact ever since. Ah, I feel that I have been adopted by the Portuguese community and if they don't feel that way, I have at least adopted them as my own. The reason for that is because the Brazilian community in the Lowell area is not a very large community. Ah, if, if we could know how many people actually are a Brazilians living in the area you find that, that ah, they might be at most a couple hundred. Um, it is difficult, difficult to find out how many there are because the ones that have taken residence and have a legal status are in the minority. I would say anywhere, out with, families include, ah, anywhere from, ah, 60 to 80, it's, it's number. We, we don't know of a large amount of, ah, people from Brazil living in the area. We have heard from time to time that, ah, and that some Brazilians have come to Lowell as early as the ah, 1920's and 30's and even prior to that. But there, there is no history documented anywhere. Ah, and Brazilians by nature, ah, love their country. We, we as people have ah, been spoiled by, by having ah, a, a, great, ah, country as far as nature is concerned. Blessed with, ah, nice weather, ah, that would be, ah, rival to California weather. We also have our traditions, our way of life that, ah, in the words of a lot of reporters or visitors to Brazil, Brazil, Brazilians, ah, live in there own world, they have a different life style. Ah, if I was working a bank in Brazil, like I work here, I would get to my job at 9 o'clock. 12, 11:30 to 12 o'clock, ah, the bank would close so I could go out to lunch. And I would come back maybe at 2, 2:30 and work till 6. And, and it's as different lifestyle and, and the weather might dictate, ah, some of that lifestyle. Brazilians are happy by nature. We enjoy soccer, we enjoy, ah, the beaches that ah, we have plenty of. We, um, we enjoy music and Carnival is what a lot of people in Brazil live for year round. It's only a week long but they make the most of it. [laughter]

B: Um, Is Carnival something that, that you feel Brazil inherited from an earlier Portuguese tradition?

F: I don't believe it came from, um, the Portuguese. It, it, it's actually a religious celebration.

B: Ah ha!

F: Ah, it's commemorated throughout the world. Ah, we have adapted Carnival to the Brazilian way of life. Brazil is very rich in culture because we have a, a diversification of, of different, ah, nationalities. Just like United States, we are similar in that respect, too. We have the Portuguese

influence, we have the Spanish influence when Portugal, and was dominated by Spain. Ah, at one point Brazil was, after the domination, Brazil was divided in half : half belonging to Spain and half belonging to, ah, to, to, to Portugal. Ah, the Portuguese brought the Africans as slaves. The, ah, they could not make the Indians work. There was no way they could make the Indians work. Then Brazil, certain part of Brazil, because of the wealth in wood, that Brazil had, and also in sugarcane, we had, ah, in the early, ah, going, the French invading Brazil. So there are some, ah, French, ah, in, ah, backgrounds in Brazil. Ah, we also had the Dutch coming in and trying to invade parts of Brazil. After the 1900's we saw the Japanese come to, to, for farming. And we saw the Italians coming also, also for farming, for wines and wineries and so forth. So Brazil is, is, is divided into sections. For example the southern section of the country, were you might get a hint of snow, ah, during the winter time, you will find that the Italians, the Japanese concentrate in those areas, also the German. Ah, because of the climate is a little closer to what they have at home. Ah, the, the, the southeast part of Brazil you will find a lot of the Portuguese, ah, influence. On the northern part of Brazil you'll find the Portuguese, the Dutch, the French, ah, and find all different cultures. So Brazil is a melting pot of different cultures. And all those contributed to what Carnival is today. Ah, again they had to be adaptation to meet the Brazilian way of life. And, um, it is one of the most, ah, ah, public, out, outbursts of energy of, ah, the release of emotions, whatever, that what Brazilians use the Carnival for.

B: Do you ever go back to Carnival?

F: The last time I was in Brazil was in 1972. It has been quite some time. [laughter] Oddly enough I, I, the last time had dinner at Carnival, Brazilian Carnival by, was in 1976 in Rhode Island, when there was a group that put, ah, a party together. Every, ah, at the New York Historia Hotel they hold a grand ball Brazilian Carnival which is covered by Brazilian television and also magazines. And throughout this area you will find, Boston, ah, will hold some

B: There's one in Washington.

F: Yes, ah, so you will find celebrations. I have stayed away from celebrations, number one because of time constraints, and second because ah, my wife. Ah, she was born in Lowell and raised in Lowell and although she enjoys it, um, it, it is pretty hard to, if you don't, if you are not, if you have not grown with something like that, the music is different, it's upbeat it's a release of emotions, as I said, that's what Carnival would mean to a Brazilian. And it's pretty difficult for somebody, somebody else to, to really adapt to that type of situation.

B: What's your wife's background? Is she?

F: My my wife, ah, was born on Back Central Street. Her mother's Portuguese. Ah, she, she was raised actually by, um, by um, baby sitter that, ah, was French. And in the early years, she spoke French before she spoke Portuguese. [laughter] But, ah, she was born in, ah, in Lowell and she's from Portuguese, from a Portuguese background. She was educated in the public school system as I was.

B: Did you meet her in school?

F: Ah, no, we, we met through, ah, through one of my sister-in-laws, they were neighbors. And she was the first girlfriend I had in this country. It was three, four months after I got here. At first we, ah, we were reluctant because we were both young. I was sixteen, she was thirteen, fourteen, and we just went out on dates and went to a movie or something like that. And at first, ah, we really didn't see eye to eye. Then for a period she was trying to make sure that, ah, we did not, ah, go separate ways. Ah, and she really was after me and I used to hate that. And then she gave me the cold, cold shoulder and I started pursuing her. [laughter] We probably had one of the longest engagements, ah, that I ever heard of. We went, ah, steady for about eight years, we engaged for two years before we decided it was time to get married. [laughter] I just did not feel ready, there were just a few things that I, I wanted to get done prior to, to, to making a long term commitment. After ten years I really had made a commitment I guess.

B: And it, were you preparing all along for financial management? Is that something that your family background brought you in to?

F: Not really. Um, as, as I said earlier, during the first seven years it was a struggle because you were caught between two countries. And because you were longing to go back but uncertain what reality would be there when you go back. You become a dreamer. And you dream about what you want to do, but you actually don't do, don't, you don't take any action. So I, I had a nice scholarship after graduating from Lowell High. Ah, at Bell Laboratories, and they were sending me to school for electronics and, ah, I attended Northern Essex because of the English was really not what it should have been for other universities. So I felt more comfortable. They still honored the scholarship, gave me a summer job and I was with them for about a year and a half as a, um, an engineers helper. Um, one of the things I will never forget is trying to put one of those big telephone bays apart. And all the wires that, wires that go into it is unbelievable. Um, after a year and a half I, I realized that, ah, that really was not what I wanted to do. I, I felt very strongly that my forte was not dealing with numbers, ah, per se, or trying to do calculations and come up with, ah, with new invention, but, ah, dealing with people. Ah, so I, I, I went back and I said "Look, I thank you for the opportunity and, but I'm going to have to pass it up." Um, at the time, while I was in school, I always worked a full time job, I was making pizzas. And as a matter of fact, right on Back Central Street. I been working this area here for, for close to twenty years. I, I worked at Express Pizza making pizzas for about 10 to 12 years. And for a while, I was content because I did not know what I wanted to do, just to ah, to earn my money every week. I worked very hard, I was helping the family at home and things seemed to be going pretty good. I still was not sure whether or not I was going back to Brazil and, ah, I was content just letting things go the way they were going. In 1984, 74, I decided to go back to school and try going into a business curriculum. And felt that maybe, with a business background, maybe I can open up my own business and have my own pizza shop. I went back for about a year or two and, and I had some medical problems. Ah, I end up having a defective blood vessel under my brain. [laughs] And it's what they call an aneurysm. And one day the bubble that I had on that, ah, on that blood vessel, um, burst. And blood started leaking and I went blind for a couple of days. And I had tremendous headaches. Ah, I found myself at a hospital in Lowell with the doctor saying that he was going to perform surgery and my chances of surviving were not very good. Um, my family through, um, some contacts that we had made in the community, arranged for me to be transferred to Boston. And I was really lucky to come out of it alive and without physical defects, because it involved touching the brain and lifting it

up so they could get to it. Ah, after a year of recuperation, that's when I made up my mind. I says "I should be thanking God that I'm alive today. And the reason why I'm alive today is because there is a technology in this country that I would not be able to find in Brazil that saved my life." And that start, make me start thinking about my life here and what I could make of it if I really put an effort into it, rather than thinking about Brazil all the time. And I decided I was going back to school, I was going to try my hard, ah, my best, to, to really go through school. Ah, at the same time, I felt that, ah, although making pizzas was good, was not my best interest. Although I was making very good money, that I would, in order to have a chance, have to some how get my feet in the field that I would, I had chosen for a career. So in 1978 when I started going back to school I, I took a job with Beneficial Finance. And as far as job goes for pay it really is not worth mentioning, but for the experience that, ah, you, and, and the knowledge that you acquire, there is no money in the world that can buy. I started off going to people's house, knocking on their doors, to collect bills. And boy do people look different when you ask them for money. [laughter] They're different type of, ah, beast all together. And part of the job was collections, part of the job was analyzing credit, and, ah, I, I became very interested in that. I was going to school, I was pursuing a degree in business, and, ah, all of a sudden, I had a following because I could speak Spanish, I could speak Portuguese as well as English. And there were something I guess that made me stand out as opposed to the other people in the office. I was committed to, to making something for myself rather than looking at it as just a job to get by. And I started caring about people, I started caring about, ah, their financial situation. Why did I have to be knocking at those people's door, collecting money? Something must have happened, they were a good risk when they took the money. Something happened along the line. So, when, when I set up an appointment to see someone about collecting money, I would go a step further and find out from them, how I could help them restructure whatever financial burden they had. Encourage them to come in the office to start, discuss the problems with us and see if we could not help. We were able to help them once, even though the, the rates were higher than a bank, we somehow helped them by giving them the money. So there must have been a way we could help them again. To get off whatever, ah, struggle they were having at that time. And, ah, it seemed to have worked because word got around and the following got bigger and, all of a sudden, I had two banks knocking on my door. I had the International and First Bank.

B: Oh!

F: And my main concern in talking with them, I saw the opportunity to further, ah, what I had, ah, planned to do. My major concern was: Are they going to stick me as a teller? Are they going to stick me in an area, ah, for customer relation? Or are they really going to give me a shot at, as progressing in the organization? So, in 1981, I joined First Bank, as an officer trainee. That was the agreement that we had. Within, the officer trainee program runs three to four years. Within a year and a half I was promoted to Branch Manager. They gave me this branch. And in a short three years, I made it to Assistant Vice-President. Which I am very proud of. So as far as work history is concerned that's where we are right now. Right now I manage a branch, and I'm in charge of commercial money for three other branches though. I'm very happy with that. And the learning process still goes on. I have goals that I want to achieve and eventually, because of my, of my, ah, fascination with the, ah, with the, with the, ah, the financial world and, and how we can apply that to, to people, ah, I eventually will end up in financial planning. That's my goal, my all time goal.

B: Ah ha! I'd like to ask you a few more questions about your relationship to the Portuguese community here, which, I'm assuming, but I may be wrong. I'm assuming is strengthened by having married somebody from within the community. Um, hard to ask this, but do you think that you probably were interested, more interested in meeting young women from the, from the Portuguese community, than other young women in Lowell? Were you drawn to your wife partly because she was, had a Portuguese heritage?

F: No, I don't think so. I, I, I guess we have to be honest, ah, when we do a project like this, so I'll be very honest with you. Um, Brazilians and Portuguese, although we share a lot in common, we don't have a good understanding of each other. Ah, the Portuguese sees the Brazilian as putting them down all the time. Ah, they feel the Brazilians think that they are superior and that creates a lot of attrition, ah, and it does not bring back to a very good relationship. My involvement with the Portuguese community is that, it's because they were my first friends when I first got here. I played soccer with them, we, we went to school together, ah, those were the people that I could communicate with and be understood. And I was only sixteen years old, I did not have time to think they are Portuguese and Brazilian, you, you, when you're a kid you don't think that way. So I pretty much grew up, um, attending the Feast of the Holy Ghost, going to Mass at St. Anthony's, um, going to the processions, ah, becoming part, or involved, ah, um, by, by my presence there. That's the involvement at the time. Ah, with the different customs that they, they, they, that they had and understanding that, ah, maybe we had different backgrounds, maybe we had a little bit of difference in culture but we had a lot in common, to, to share. We had difficulty learning English together. We had difficulty adjusting to a new way of life. We, we do come from the same background if eventually, because they colonized us, they gave us our language. So, I, I guess, the, the, the, the, differences that exist among Brazilians and Portuguese, really comes because of lack of education on both sides. And when I say education, it's knowing, we know each others history pretty much, but we don't know the, the, the level life that each country has to offer. Um, Portugal, the, the Portuguese that live in Lowell, they, they, they're farmers, they're fisherman, they do not have much for formal education. And, and I do not say that in derogatory way. It is a fact of life. There is nothing wrong with that. A lot of the Brazilians that come here, a lot of them have more schooling and because of that they seem to, and, and I hate to knock Brazilians down, but they, they seem to think that they are a little bit superior because they have a little bit more knowledge. And that's not well received. Ah, the Portuguese are hard working, they are very honest individuals and, and they are good friends. And, um, a lot of us that have been here for a long time, that, ah, have lived and dealt with the Portuguese, we respect the way they are, and we respect what they stand for. But the newer people that are arriving, ah, that know the Portuguese, through jokes, because Portuguese people make jokes about Brazilian being stupid and Brazilians make jokes about Portuguese being stupid. Its a rivalry that there is and, ah, I don't when it started but I don't know when its going to end, either. Um, there is a lot of ribbing going on, and, and from the Brazilian point of view its only a joke. We, life for the Brazilians is a joke. That's because we

B: Okay!

F: So the, the Brazillians

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